

B9A (Official Form 9A) (Chapter 7 Individual or Joint Debtor No Asset Case) (12/12)

Case Number **15-31502-hdh7**

UNITED STATES BANKRUPTCY COURT Northern District of Texas

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 4/6/15.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Eric Kevin Gormly
dba The Gormly Law Firm, PLLC
7216 Alto Caro Dr
Dallas, TX 75248

Leah Marie Gormly
7216 Alto Caro Dr
Dallas, TX 75248

Case Number:
15-31502-hdh7

Social Security / Individual Taxpayer ID / Employer Tax ID / Other nos:
xxx-xx-1505
xxx-xx-8077

Attorney for Debtor(s) (name and address):

William F. Ritter IV
William Ritter Law Office
Campbell Centre I-North Tower
8350 N Central Expwy, Ste 1310
Dallas, TX 75206-1639
Telephone number: (214) 724-5364

Bankruptcy Trustee (name and address):

Jeffrey H. Mims
Founders Square, Suite 560
900 Jackson Street
Dallas, TX 75202
Telephone number: (214) 210-2913

Meeting of Creditors

Date: **May 12, 2015**

Time: **09:50 AM**

Location: **Office of the U.S. Trustee, 1100 Commerce St., Rm 524, Dallas, TX 75242**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 7/13/15

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

1100 Commerce Street
Room 1254
Dallas, TX 75242
Telephone number: 214-753-2000

For the Court:

Clerk of the Bankruptcy Court:
Tawana C. Marshall

Hours Open: Monday – Friday 8:30 AM – 4:30 PM

Date: 4/7/15

EXPLANATIONS**B9A (Official Form 9A) (12/12)**

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Refer to Other Side for Important Deadlines and Notices	

United States Bankruptcy Court
Northern District of TexasIn re:
Eric Kevin Gormly
Leah Marie Gormly
DebtorsCase No. 15-31502-hdh
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0539-3

User: jalexande
Form ID: b9aPage 1 of 3
Total Noticed: 90

Date Rcvd: Apr 07, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 09, 2015.

db/jdb
16552690 +Eric Kevin Gormly, Leah Marie Gormly, 7216 Alto Caro Dr, Dallas, TX 75248-4209
16552695 +AES-SLMA Trust, PO Box 61047, Harrisburg, PA 17106-1047
16552695 +APS Service, 1910 Pacific Ave., Suite 15650, Dallas, TX 75201-4529
16552689 +Access Group Inc., 10 N High St, Suite 400, West Chester, PA 19380-3014
16552691 #+Allen Landerman, Allen Landerman, P.C., 6211 W Northwest Hwy, Ste 253C & D,
Dallas, TX 75225-3562
16552692 American Education Services, PO Box 2461, Harrisburg, PA 17105-2461
16552698 Asset Acceptance LLC -alternate address, PO Box 2036, Warren, MI 48090-2036
16552700 Atmos Energy, PO Box 790311, Saint Louis, MO 63179-0311
16552701 +Balanced Healthcare Receivables, LLC, for Quest Diagnostics, 164 Burke Street, Suite 201,
Nashua, NH 03060-4783
16552703 +Barrett Daffin Frappier Turner & Engel, 15000 Surveyor Blvd, Ste 100,
Addison, TX 75001-4417
16552704 Capital Management Service, 698 1-2 S. Ogden Street, Buffalo, NY 14206-2317
16552706 +Citibank, co Rausch, Sturm, Israel, Enerson & Hor, 15660 N Dallas Pkwy, Ste 350,
Dallas, TX 75248-3344
16552708 +Cornerstone Animal Clinic, 11909 Preston Road, Suite 1456, Dallas, TX 75230-6114
16552713 +++DEUTSCHE BANK ELT SLMTRUSTS, 11600 AMERICAN DREAM WAY, RESTON VA 20190-4758
(address filed with court: Deutsche Bank Elt SlmTrusts, 11600 Sallie Mae Drive,
Reston, VA 20190-3000)
16552710 +Dallas Central Appraisal District, 2949 Stemmons Freeway, Dallas, TX 75247-6195
16552712 +Debt Management and Collections System, U.S. Department of Education, P.O. Box 5609,
Greenville, TX 75403-5609
16552716 +Doctors Reporting Service of Texas, Inc, 800 East Campbell Road, Suite 399,
Richardson, TX 75081-1862
16552718 +Edfinancial, 120 N. Seven Oaks Drive, Knoxville, TN 37922-2359
16552719 Enhance Recovery Company, LLC, PO Box 23870, Jacksonville, FL 32241-3870
16552722 +Evergreen Medical Billing, 2929 Carlisle Street, Suite 260, Dallas, TX 75204-4068
16552726 FMS Investment Corp., PO Box 1423, Elk Grove Village, IL 60009-1423
16552727 FMS, Inc., PO Box 707601, Tulsa, OK 74170-7601
16552723 +Factact Free Disclosure, PO Box 1000, Chester, PA 19016-1000
16552724 +Fannie Mae, co Seterus, Inc., 14523 Millikan Way, Ste 200, Beaverton, OR 97005-2352
16552725 Fedban Servicing -PHEAA, PO Box 69184, Harrisburg, PA 17106-9184
16552728 +GC Services, LP, for American Education Services, 6330 Gulfton, Houston, TX 77081-1108
16552729 Glaucoma Associates of Texas, PO Box 730475, Dallas, TX 75373-0475
16552730 +GoMow.com, 101 South Coit, Suite 36 No. 115, Richardson, TX 75080-5743
16552731 +Intel Investigations, 1910 Pacific Ave., Suite 15650, Dallas, TX 75201-4529
16552734 JP MorganChase Bank, N.A., PO Box 659754, San Antonio, TX 78265-9754
16552736 LCA Collections, Laboratory Corporation of America, PO Box 2240,
Burlington, NC 27216-2240
16552735 +Laboratory Corporation of America, PO Box 2230, Burlington, NC 27216-2230
16552738 +Linebarger Goggan Blair & Sampson LLP, co Sherrel K. Knighton,
2777 N Stemmons Frwy, Ste 1000, Dallas, TX 75207-2328
16552739 Linz and Chandler, 400 Katy Building, 701 Commerce Street, Dallas, TX 75202-4599
16552740 MCI, 500 Technology Drive, Suite 800, Weldon Spring, MO 63304-2225
16552743 +Midland Credit Management, Inc., PO Box 2011, Warren, MI 48090-2011
16552742 +Midland Credit Management, Inc., PO Box 2036, Warren, MI 48090-2036
16552744 Nationwide Credit, Inc., PO Box 26314, Lehigh Valley, PA 18002-6314
16552745 North Texas Tollway Authority, PO Box 260928, Plano, TX 75026-0928
16552746 +Northland Group, Inc., PO Box 390846, Minneapolis, MN 55439-0846
16552747 +On Time Couriers and Process, 1700 Pacific Avenue, Suite 1040, Dallas, TX 75201-7487
16552749 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
16552748 +Pennsylvania Higher Education, PO Box 61017, Harrisburg, PA 17106-1017
16552750 ProCollect, Inc., PO Box 550369, Dallas, TX 75355-0369
16552751 +Real Estate Arbitrage Partners LLC, Attn: Richard Wells, 6211 W Northwest Hwy, Ste 251,
Dallas, TX 75225-3460
16552753 +Richardson ISD, co Perdue Brandon Fielder et al, 500 E Border St, Ste 640,
Arlington, TX 76010-7457
16552754 +Richardson ISD Tax Office, 970 Security Row, Richardson, TX 75081-2234
16552757 +SLC Student Loan Trust, PO Box 15316, Wilmington, DE 19850-5316
16552755 Seterus, Servicer for FNMA, PO Box 2008, Grand Rapids, MI 49501-2008
16552756 +Shackelford, Melton & McKinley, 3333 Lee Parkway, 10th Floor, Dallas, TX 75219-5139
16552760 +State Farm Lloyds, PO Box 799100, Dallas, TX 75379-9100
16552761 Texas Attorney General, Bankruptcy-Collections Div, P.O.Box 12548, Austin, TX 78711-2548
16552764 Texas Medicine Resources, PO Box 8549, Fort Worth, TX 76124-0549
16552765 Texas Retina Associates, PO Box 650037, Dallas, TX 75265-0037
16552766 Thomson Reuters, 610 Opperman Drive, Eagan, MN 55123-1396
16552769 +U.S. Department of Education, 830 First St, NE, Washington, DC 20202-0004
16552770 United Mechanical, 11540 Plano Rd., PO Box 551206, Dallas, TX 75355-1206
16552773 +Van Ru Credit Corporation, PO Box 1027, Skokie, IL 60076-8027
16552776 Williams and Fudge, Inc., for PNC Bank, 300 Chatham Ave., PO Box 11590,
Rock Hill, SC 29731-1590
16552777 Windham Professionals, for Access Group, Inc., PO Box 1048, Salem, NH 03079-1048

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16552778 +Zwicker & Associates PC, 80 Minuteman Road, PO Box 9013, Andover, MA 01810-0913

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty E-mail/Text: william@ritterlawworks.com Apr 07 2015 23:27:37 William F. Ritter, IV,
William Ritter Law Office, Campbell Centre I-North Tower, 8350 N Central Expwy, Ste 1310,
Dallas, TX 75206-1639tr +EDI: QJHIMS.COM Apr 07 2015 22:58:00 Jeffrey H. Mims, Founders Square, Suite 560,
900 Jackson Street, Dallas, TX 75202-440416552699 EDI: ATTWIREBK.COM Apr 07 2015 22:58:00 AT & T, P.O. Box 5093,
Carol Stream, IL 60197-509316552693 EDI: AIS.COM Apr 07 2015 22:58:00 American Infosource LP, PO Box 248838,
Oklahoma City, OK 73124-883816552694 +EDI: RMCB.COM Apr 07 2015 22:58:00 American Medical Collection Agency,
4 Westchester Plaza, Suite 110, Elmsford, NY 10523-161516552696 EDI: RESURGENT.COM Apr 07 2015 22:58:00 Ashley Funding Services, LLC,
co Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-058716552697 EDI: ACCE.COM Apr 07 2015 22:58:00 Asset Acceptance LLC, PO Box 1630,
Warren, MI 48090-163016552702 EDI: BANKAMER.COM Apr 07 2015 22:58:00 Bank of America, PO Box 982235,
El Paso, TX 79998-223516552707 E-mail/Text: secbankruptcy@dallascityhall.com Apr 07 2015 23:27:52 City of Dallas,
City Hall, 2DE South, Dallas, TX 7527716552705 +EDI: CHASE.COM Apr 07 2015 22:58:00 Chase-Bank One Card Services, PO Box 15298,
Wilmington, DE 19850-529816552709 +EDI: CCS.COM Apr 07 2015 22:58:00 Credit Collection Service, PO Box 9136,
Needham, MA 02494-913616552714 EDI: DISCOVER.COM Apr 07 2015 22:58:00 Discover Financial Services, 2500 Lake Cook Road,
Riverwoods, IL 6001516552711 +E-mail/Text: secbankruptcy@dallascityhall.com Apr 07 2015 23:27:52 Dallas County Tax Office,
500 Elm St Records Building, 1st Floor, Dallas, TX 75202-330416552715 +E-mail/Text: DSLBKYP@discover.com Apr 07 2015 23:29:15 Discover Student Loans,
PO Box 30925, Salt Lake City, UT 84130-0925

16552717 EDI: ECMC.COM Apr 07 2015 22:58:00 ECMC, PO Box 64909, Saint Paul, MN 55164-0909

16552720 +E-mail/Text: bankruptcy@ersinc.com Apr 07 2015 23:29:46 Enterprise Recovery Systems,
2000 York Road, Suite 114, Oak Brook, IL 60523-886316552732 EDI: IRS.COM Apr 07 2015 22:58:00 Internal Revenue Service, Special Procedures-Insolvency,
P.O. Box 7346, Philadelphia, PA 19101-734616552741 +EDI: MID8.COM Apr 07 2015 22:58:00 Midland Credit Management - Midland Fund,
8875 Aero Drive, Suite 200, San Diego, CA 92123-225516552752 +EDI: RMCB.COM Apr 07 2015 22:58:00 Retrieval Masters Creditor Bureau, Inc.,
4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1616

16552759 EDI: NEXTEL.COM Apr 07 2015 22:58:00 Sprint, PO Box 54977, Los Angeles, CA 90054-4977

16552758 E-mail/Text: bankruptcy@sw-credit.com Apr 07 2015 23:28:42 Southwest Credit Systems, LP,
4120 International Parkway, Suite 1100, Carrollton, TX 75007-195816552768 E-mail/Text: txu_legal_collections@txu.com Apr 07 2015 23:29:05 TXU Energy, PO Box 650700,
Dallas, TX 75265-070016552762 E-mail/Text: bkyelectnotices@tgslc.org Apr 07 2015 23:29:14
Texas Guaranteed Student Loan Corp., PO Box 83100, Round Rock, TX 78683-310016552763 EDI: TEXASHEALTH.COM Apr 07 2015 22:58:00 Texas Health Presbyterian Hospital Dalla,
PO Box 910115, Dallas, TX 75391-011516552767 +E-mail/Text: dolores.futrell@twcable.com Apr 07 2015 23:29:18 Time Warner Cable,
3301 W. Royal Lane, Irving, TX 75063-601416552771 E-mail/Text: usatxn.ecfbankruptcy@usdoj.gov Apr 07 2015 23:29:38 United States Attorney,
3rd Floor, 1100 Commerce St, Dallas, TX 75242-169916552772 +E-mail/Text: ustpreion06.da.ecf@usdoj.gov Apr 07 2015 23:28:28 United States Trustee,
1100 Commerce St, Room 976, Dallas, TX 75242-099616552774 EDI: WESTASSET.COM Apr 07 2015 22:58:00 West Asset Management, Inc.,
for Department of Education, PO Box 105668, Atlanta, GA 30348-566816552775 E-mail/Text: william@ritterlawworks.com Apr 07 2015 23:27:37 William F. Ritter, IV,
Campbell Centre I-North Tower, 8350 N Central Expwy, Ste 1310, Dallas, TX 75206-1639
TOTAL: 29

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

16552733 Internal Revenue Service, Department of the Treasury, PO Box 30309

16552721* +Eric Kevin Gormly, 7216 Alto Caro Dr, Dallas, TX 75248-4209

16552737* +Leah Marie Gormly, 7216 Alto Caro Dr, Dallas, TX 75248-4209

TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0539-3

User: jalexande
Form ID: b9a

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 09, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 6, 2015 at the address(es) listed below:

Jeffrey H. Mims JHMIMSTRUSTEE@chfirm.com, JMIMS@ecf.epiqsystems.com
United States Trustee ustpregion06.da.ecf@usdoj.gov, albert.loftus@usdoj.gov
William F. Ritter, IV on behalf of Debtor Eric Kevin Gormly william@ritterlawworks.com,
ecf@ritterlawworks.com
William F. Ritter, IV on behalf of Joint Debtor Leah Marie Gormly william@ritterlawworks.com,
ecf@ritterlawworks.com

TOTAL: 4